

**Information to identify the case:**

Debtor 1	<u>Susan K. Rocca-Krisanda</u>	Social Security number or ITIN	xxx-xx-3029
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-22860-KCF		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Susan K. Rocca-Krisanda  
aka Susan K. Rocca

10/4/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Susan K. Rocca-Krisanda  
 Debtor

Case No. 19-22860-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Oct 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2019.

db  
 518328153 +Susan K. Rocca-Krisanda, 9 Pinehurst Drive, Washington, NJ 07882-1546  
 +Brian C. Nicholas, Esq., KML Law Group, P.C., 216 Haddon Avenue, Suite 406,  
 Westmont, NJ 08108-2812  
 518328157 +Citibank N.A., P.O. Box 6181, Sioux Falls, SD 57117-6181  
 518328159 +Darin S. Portnoy, Esq., Schachter Portnoy, LLC, 3490 U.S. Route 1,  
 Princeton, NJ 08540-5920  
 518328160 +Deerfield Homeowners Association, P.O. Box 223, Milford, NJ 08848-0223  
 518328167 +Jennifer L. Dering, Esq., Tenaglia & Hunt, P.A., 395 W. Passaic Street, Suite 205,  
 Rochelle Park, NJ 07662-3016  
 518328168 +Select Portfolio Servicing, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007  
 518328172 +Unity Bank, Cardmember Service, P.O. Box 108, Saint Louis, MO 63166-0108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 05 2019 00:44:26 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 05 2019 00:44:22 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518328149 EDI: CINGMIDLAND.COM Oct 05 2019 04:08:00 AT&T Mobility, P.O. Box 6416,  
 Carol Stream, IL 60197-6416  
 518328148 EDI: AMEREXPR.COM Oct 05 2019 04:08:00 American Express, P.O. Box 297879,  
 Fort Lauderdale, FL 33329-7879  
 518328150 EDI: BANKAMER.COM Oct 05 2019 04:08:00 Bank of America, P.O. Box 982238,  
 El Paso, TX 79998  
 518328151 +EDI: TSYS2.COM Oct 05 2019 04:08:00 Barclays Bank Delaware, P.O. Box 8803,  
 Wilmington, DE 19899-8803  
 518328152 +E-mail/Text: bankruptcy@wsfsbank.com Oct 05 2019 00:42:55 Beneficial Bank,  
 1818 Market Street, Philadelphia, PA 19103-3628  
 518328155 E-mail/Text: bankruptcy@cavps.com Oct 05 2019 00:44:49 Cavalry Portfolio Services,  
 P.O. Box 27288, Tempe, AZ 85285  
 518328154 +EDI: CAPITALONE.COM Oct 05 2019 04:08:00 Capital One Bank USA, N.A., P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 518328156 +EDI: CHASE.COM Oct 05 2019 04:08:00 Chase Card, P.O. Box 15369,  
 Wilmington, DE 19850-5369  
 518328158 +EDI: WFNNB.COM Oct 05 2019 04:08:00 Comenity Bank/Victoria, P.O. Box 182789,  
 Columbus, OH 43218-2789  
 518328161 +EDI: IRS.COM Oct 05 2019 04:08:00 Dept. of the Treasury, Internal Revenue Service,  
 P.O. Box 120053, Stop 840F, Covington, KY 41012-0053  
 518328163 +EDI: DISCOVER.COM Oct 05 2019 04:08:00 Discover Fin Svcs LLC, P.O. Box 15316,  
 Wilmington, DE 19850-5316  
 518328165 +E-mail/Text: fggbanko@fgny.com Oct 05 2019 00:43:37 Glenn S. Garbus, Esq.,  
 Law Offices of Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604  
 518328166 +E-mail/Text: bankruptcy@affglo.com Oct 05 2019 00:44:27 Global Credit & Collection Corp.,  
 5440 N. Cumberland Avenue, Suite 300, Chicago, IL 60656-1486  
 518328169 +EDI: RMSC.COM Oct 05 2019 04:08:00 Synchb/Care Credit, 950 Forrer Blvd,  
 Kettering, OH 45420-1469  
 518328170 +EDI: RMSC.COM Oct 05 2019 04:08:00 Synchb/Wal-Mart DC, P.O. Box 965024,  
 Orlando, FL 32896-5024  
 518328808 +EDI: RMSC.COM Oct 05 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 518328171 EDI: TDBANKNORTH.COM Oct 05 2019 04:08:00 TD Bank N.A., 70 Gray Road,  
 Portland, ME 04105  
 518328164 EDI: USBANKARS.COM Oct 05 2019 04:08:00 Elan Financial Service, P.O. Box 790084,  
 Saint Louis, MO 63179  
 518328173 +EDI: WFFC.COM Oct 05 2019 04:08:00 Wells Fargo/Bobs Furniture, P.O. Box 14517,  
 Des Moines, IA 50306-3517

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518328162\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Dept. of the Treasury, Internal Revenue Service, P.O. Box 219236,  
 Stop P-4 5050, Kansas City, MO 64121-9236)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

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Form ID: 318

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Total Noticed: 29

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 06, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2019 at the address(es) listed below:

Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.alexosfs.com  
Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.alexosfs.com  
Denise E. Carlon on behalf of Creditor Wilmington Trust, NA, successor trustee to Citibank, ET AL... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Karina Pia Lucid on behalf of Debtor Susan K. Rocca-Krisanda klucid@karinalucidlaw.com,  
R43327@notify.bestcase.com;admin@karinalucidlaw.com  
Kevin Gordon McDonald on behalf of Creditor Wilmington Trust, NA, successor trustee to Citibank, ET AL... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6